

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Lois A. Bell
 Debtor

Case No. 12-12832-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 13

Date Rcvd: Oct 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2017.

db +Lois A. Bell, 1429 Astor Street, Norristown, PA 19401-2958
 12708736 +David B. Spitofsky, Esquire, 516 Swede Street, Norristown, PA 19401-4807
 12761570 Waste System Authority of Eastern Montgomery Count, c/o Thomas D. Mason, 1430 DeKalb Street,
 P.O.Box 311, Norristown, PA 19404-0311

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Oct 28 2017 01:27:21 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 28 2017 01:26:45
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 28 2017 01:27:07 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12713701 EDI: AIS.COM Oct 28 2017 01:23:00 American InfoSource LP as agent for,
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 12751537 EDI: AIS.COM Oct 28 2017 01:23:00 American InfoSource LP as agent for,
 InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093
 12747673 +E-mail/Text: bankruptcy@cavps.com Oct 28 2017 01:27:03 Cavalry Portfolio Services, LLC,
 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322
 12708746 EDI: IRS.COM Oct 28 2017 01:23:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 12755856 EDI: JEFFERSONCAP.COM Oct 28 2017 01:23:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 12807465 +E-mail/Text: csc.bankruptcy@amwater.com Oct 28 2017 01:27:39 Pennsylvania American Water,
 PO Box 578, Alton, IL 62002-0578
 12758559 +E-mail/Text: csidl@sbcglobal.net Oct 28 2017 01:27:06 Premier Bankcard/Charter,
 P.O. Box 2208, Vacaville, CA 95696-8208

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13100118 ##+Pooling and Servicing Agreement Bear St, Serviced by Select Portfolio Servicing,,
 3815 South West Temple, Salt Lake City, UT 84115-4412

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2017 at the address(es) listed below:

CELINE P. DERKRIKORIAN on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association ecfmail@mwc-law.com
 CELINE P. DERKRIKORIAN on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2005-HE8, Asset-Backed Certificates Series 2005-HE8 ecfmail@mwc-law.com
 DAVID B. SPITOFISKY on behalf of Debtor Lois A. Bell spitofskybk@verizon.net, spitofskylaw@verizon.net
 FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trustee13.com
 FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trustee13.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JOSHUA ISAAC GOLDMAN on behalf of Creditor Bank of America, National Association as successor by merger to LaSalle Bank National Association, as trustee for Certificateholders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certifi bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com

KEVIN T MCQUAIL on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association as Trustee as successor by merger to LaSalle Bank National Association, as trustee for Certif ecmail@mwc-law.com

KEVIN T MCQUAIL on behalf of Creditor Bank of America, National Association as successor by merger to LaSalle Bank National Association, as trustee for Certificateholders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certifi ecmail@mwc-law.com

MARISA MYERS COHEN on behalf of Creditor Bank of America, National Association as successor by merger to LaSalle Bank National Association, as trustee for Certificateholders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certifi mcohen@mwc-law.com

MATTEO SAMUEL WEINER on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2005-HE8, Asset-Backed Certificates Series 2005-HE8 bkgroup@kmlawgroup.com

MATTHEW CHRISTIAN WALDT on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com

POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecmail@fredreiglechl3.com, ecfrpa@trusteel3.com

REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2005-HE8, Asset-Backed Certificates Series 2005-HE8 bkgroup@kmlawgroup.com

THOMAS I. PULEO on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2005-HE8, Asset-Backed Certificates Series 2005-HE8 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 15

| | | | |
|--|---------------------|-------------|-----------|
| Information to identify the case: | | | |
| Debtor 1 | <u>Lois A. Bell</u> | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | <u></u> | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court Eastern District of Pennsylvania | | | |
| Case number: 12-12832-jkf | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lois A. Bell

10/26/17

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.